

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

STEPHEN V THATE

Debtor(s)

Case No. 08-18318

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2008.
- 2) The plan was confirmed on 09/12/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/17/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/14/2010.
- 5) The case was completed on 05/22/2013.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$200.00.
- 10) Amount of unsecured claims discharged without payment: \$48,480.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$105,138.00
Less amount refunded to debtor	\$12.60

**NET RECEIPTS: \$105,125.40**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,994.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,026.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,020.31**

Attorney fees paid and disclosed by debtor: \$506.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES MIL STAR EXCHANGE	Unsecured	7,557.00	7,557.78	7,557.78	7,557.78	0.00
AAFES MIL STAR EXCHANGE	Unsecured	527.00	352.45	352.45	352.45	0.00
AT&T MOBILITY LLC	Unsecured	500.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	471.00	471.91	471.91	471.91	0.00
COMMUNITY FIRST CU	Unsecured	1,000.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	524.00	524.69	524.69	524.69	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,258.00	1,258.40	1,258.40	1,258.40	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	535.00	535.51	535.51	535.51	0.00
ECMC	Unsecured	NA	0.00	0.00	0.00	0.00
ECMC	Unsecured	550.00	634.00	634.00	634.00	0.00
HSBC	Unsecured	12,293.00	NA	NA	0.00	0.00
HSBC	Unsecured	426.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	436.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,632.00	1,731.65	1,731.65	1,731.65	0.00
MILITARY STAR	Unsecured	2,750.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	15,232.00	15,347.79	15,347.79	15,347.79	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	4,960.00	5,057.10	5,057.10	5,057.10	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	9,346.23	9,346.23	5,718.44	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	356.92	356.92	36.04	0.00
NAVY FEDERAL CREDIT UNION	Secured	17,000.00	5,133.66	5,133.66	5,133.66	1,933.43
NAVY FEDERAL CREDIT UNION	Secured	17,000.00	17,000.00	17,000.00	17,000.00	3,797.34
NAVY FEDERAL CREDIT UNION	Secured	11,500.00	8,216.65	8,216.65	8,216.65	1,689.63
NAVY FEDERAL CREDIT UNION	Unsecured	NA	18,898.57	18,898.57	18,898.57	0.00
NICOR GAS	Unsecured	934.00	NA	NA	0.00	0.00
PROSPER MARKETPLACE INC	Unsecured	1,257.00	1,210.05	1,210.05	1,210.05	0.00
SALLIE MAE	Unsecured	45,612.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Unsecured	25,209.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	5,000.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	21,193.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,350.31	\$30,350.31	\$7,420.40
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,350.31</b>	<b>\$30,350.31</b>	<b>\$7,420.40</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,283.05</b>	<b>\$59,334.38</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,020.31</u>
Disbursements to Creditors	<u>\$97,105.09</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$105,125.40</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.